

Information to identify the case:

Debtor 1	Sherri L. Stites	Social Security number or ITIN	xxx-xx-1854
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-34227-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sherri L. Stites

3/4/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sherri L. Stites
Debtor

Case No. 16-34227-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Mar 04, 2022

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2022:

Recip ID	Recipient Name and Address
db	+ Sherri L. Stites, 1119 Pederson Blvd., Atco, NJ 08004-1454
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCES, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
app	+ Wendy Kates, 650 Park Drive, Cherry Hill, NJ 08002-3716
516561037	+ Emergency Physicians of South Jersey, 90 Brick Road, Marlton, NJ 08053-2177
516561038	+ Emergency Physicians of South Jersey, c/o HCFS Healthcare Financial Services,, Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
516561039	+ Kennedy Health System, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
516561040	+ Martine & Katz Scanlon, P.A., 2301 E. Evesham Road, Pavillion 800, Suite 113, Voorhees, NJ 08043-4501
516561041	NJ Higher Education Assist, P.O. Box 548, Trenton, NJ 08625-0548
516605789	+ NJClass, New Jersey Class, PO Box 548, Trenton, NJ 08625-0548
519002216	+ U.S. Bank National Association, as successor to W, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519002217	+ U.S. Bank National Association, as successor to W, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank National Association, as succe Serviced by Select Portfolio Servicing,
516638398	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
516561044	+ Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 04 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516561031	+ Email/PDF: bncnotices@becket-lee.com	Mar 04 2022 20:38:31	Amex, Correspondence, Po Box 981540, ElPaso, TX 79998-1540
518183006	+ EDI: AIS.COM	Mar 05 2022 01:33:00	Capital One Bank (USA) N.A Cabela's Club Visa, by American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
518183007	+ EDI: AIS.COM	Mar 05 2022 01:33:00	Capital One Bank (USA) N.A Cabela's Club Visa, by American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabela's Club, by American Infosource as agent 73118-7901
516561032	+ EDI: CAPITALONE.COM	Mar 05 2022 01:33:00	Capital One Na, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
516561036	+ EDI: CITICORP.COM	Mar 05 2022 01:33:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516728690	EDI: Q3G.COM	Mar 05 2022 01:33:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Mar 04, 2022

Form ID: 3180W

Total Noticed: 34

516648874	+ Email/Text: pmarraffa@standingtrustee.com	Mar 04 2022 20:33:00	Isabel C. Balboa, Chapter 13 Standing Trustee, 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977
516561033	EDI: JPMORGANCHASE	Mar 05 2022 01:33:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516561034	EDI: JPMORGANCHASE	Mar 05 2022 01:33:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
516561035	EDI: JPMORGANCHASE	Mar 05 2022 01:33:00	Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219
516721495	EDI: JPMORGANCHASE	Mar 05 2022 01:33:00	JPMORGAN CHASE BANK, N.A., P.O. BOX 24785, MAIL CODE: OH4-7164, COLUMBUS, OH 43224-0785
516729035	EDI: JPMORGANCHASE	Mar 05 2022 01:33:00	JPMorgan Chase Bank, NA, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
516696091	+ EDI: MID8.COM	Mar 05 2022 01:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516775286	EDI: PRA.COM	Mar 05 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o MBNA/Household Bank, POB 41067, Norfolk VA 23541
516561042	+ EDI: RMSC.COM	Mar 05 2022 01:33:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
516561043	+ EDI: RMSC.COM	Mar 05 2022 01:33:00	Synchrony Bank/TJX, Po Box 965064, Orlando, FL 32896-5064
516561045	+ EDI: CITICORP.COM	Mar 05 2022 01:33:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516744776	+ EDI: CAPITALONE.COM	Mar 05 2022 01:33:00	World's Foremost Bank, Cabela's Club Visa, PO Box 82609, Lincoln, NE 68501-2609
516561046	+ EDI: CAPITALONE.COM	Mar 05 2022 01:33:00	Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516754583		JPMorgan Chase Bank National Association

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2022

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Mar 04, 2022

Form ID: 3180W

Total Noticed: 34

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2022 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Sherri L. Stites andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Brian C. Nicholas	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ALTERNATIVE LOAN TRUST 2003-7 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR MASTR ALTERNATIVE LOAN TRUST 2003-7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
R. A. Lebron	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fsksllaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7